

Executive Summary

AP-05 Executive Summary - 91.200(c), 91.220(b)

1. Introduction

The North Shore HOME Consortium and the City of Peabody have analyzed the effectiveness of prior years' programs, reviewed public comment received at community meetings and public hearings, and reviewed Housing Market and Needs Analysis data to create this One Year Action Plan for Program Year 2023. Because of the continued need for affordable housing for low-income households, the NSHC will continue to fund: Creation of affordable rental housing units, Creation of affordable ownership units, Tenant Based Rental Assistance Programs, and Housing Rehabilitation. Inflation and skyrocketing housing costs continue to make getting and maintaining housing difficult for a large percentage of households in the region, so these programs continue to be greatly needed.

2. Summarize the objectives and outcomes identified in the Plan

The objective for this year continues to be to house or to keep-housed low and moderate -income households in the region and to prevent homelessness. To meet this objective, the North Shore HOME Consortium has prioritized the following activities to be funded with federal HOME funds in Program year 2023 (if a change of funding occurs, all projects will be funded in the same

- Affordable Rental Housing: \$1,451,989 for the construction of approximately 20 Rental housing units for low-income households.
- Rental Subsidies (TBRA): \$393,760 to provide assistance to approximately 30 extremely low-income special needs households who are either homeless or precariously housed.
- Homeowner Rehabilitation: \$123,050 to rehabilitate existing housing units for 4 low-income households to allow households to remain housed.
- Creation of Affordable Ownership Housing: \$246,100 to assist in the new construction of 4 new ownership housing units for very low-income households.
- Administration: \$246,100 for costs related to the administration of the North Shore HOME Consortium.

A total of 58 households are expected to be assisted from funds awarded this year.

3. Evaluation of past performance

The North Shore HOME Consortium and the City of Peabody have been effective in meeting goals and in serving the needs of residents during the current program year and in years prior but continues to re-evaluate and to make adjustments to their areas of focus to ensure that the available funding resources are directed to areas of the greatest need. For many years the NSHC has seen the increasing crisis of the shortage of affordable housing, and all analyses have agreed that the greatest need in the region is the creation of affordable rental housing. Several years ago, it was decided not to include First Time Homebuyer Downpayment Assistance in the list of projects to be undertake going forward so that more funding could be directed toward the creation of Affordable Rental Housing. In recent years, after close scrutiny of the program and the state of housing in the region, we also increased the amount of funding for Tenant Based Rental Assistance Activities in an attempt to help address the high numbers of extremely low income, homeless individuals living out of doors or in places not meant for human habitation and of precariously housed households for whom homelessness could be prevented with short term rental assistance. The Covid pandemic had also exacerbated the problems of an already financially strained population and despite the pandemic being declared over, the long- term effects continue to be felt. With inflation, the cost of food, gas, medicine increasing steadily, many people are in danger of losing income and facing eviction, and TBRAs were and will continue to be a big part of the efforts to address the housing needs in our region. The Consortium continues to work with its' member communities and developers to create new affordable housing units, including affordable ownership units, targeted to those with very low incomes, and to provide short term rental assistance to assist those experiencing housing instability to prevent homelessness. In some communities housing rehab programs have and will continue to assist some low income homeowners who can not afford the repairs needed to remain in their homes.

4. Summary of Citizen Participation Process and consultation process

Extensive outreach was conducted in advance of all community hearings soliciting suggestions for inclusion in the draft plan, of all public hearings requesting feedback and comments on that plan, and notices regarding the availability of the draft action plan. 14 days in advance of each meeting an advertisement was placed in the major newspapers covering the Consortium region, and ads were also placed in the two minority publications, the Bay State Banner and El Mundo Newspaper. Notice was placed on the City of Peabody website, and e-mail notices were sent to all known contacts in the Consortium region, including community action agencies, local and regional housing authorities, area agencies on aging, and those agencies serving those with disabilities and the homeless. In an effort to broaden public participation in the development of the plan, additional e-mail reminders were sent out to ask for participation.

Initial community meetings were held on March 1 March 2, and March 7th, 2023 to solicit input for the plan.

Additional Public Hearings were held on to get feedback on the draft version of the Action Plan.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

6. Summary of comments or views not accepted and the reasons for not accepting them

7. Summary

The PY 2023 Action plan was created after consulting with multiple agencies and parties, and with support of data from the Housing Market and Needs Analysis completed as part of the Consolidated Plan. Feedback from those asked indicated support of programs to assist those who are the most in need and for truly affordable housing for the very low income.

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	PEABODY	Community Development Department
HOME Administrator	PEABODY	Community Development Department

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

Consolidated Plan Public Contact Information

Lisa Greene: Lisa.Greene@peabody-ma.gov

Stacey Bernson: Stacey.Bernson@peabody-ma.gov

AP-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

The North Shore HOME Consortium (NSHC), acting through the City of Peabody, coordinates the activities undertaken with the use of HOME funds in its 30 member communities. The NSHC conducts community outreach to ensure that the needs of the public are being incorporated into its annual Action Planning Process and does specific outreach to all service agencies in the region to provide an opportunity for each to speak on the need of their specific client base. Community Meetings and Public Hearings are held to provide an opportunity for coordination between public and assisted housing providers and private and governmental health, mental health and service agencies.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

The NSHC conducts community outreach to ensure that the needs of the public are being incorporated into its annual Action Planning Process and does specific outreach to all service agencies in the region to provide an opportunity for each to speak on the need of their specific client base. Community Meetings and Public Hearings are held to provide an opportunity for coordination between public and assisted housing providers and private and governmental health, mental health and service agencies. Attendees at these meetings vary from year to year, but include housing developers, agencies representing the homeless, the disabled, the mentally ill, food pantries, as well as government entities, private citizens and those from the business world. NSHC, as the former convener of the North Shore Continuum of Care Alliance (CoC) for over two decades, works closely with the regions Public Housing Authorities, emergency individual and family shelter providers, homeless service agencies, veterans service agencies, domestic violence agencies, government agencies such as the VA, DMH and DDS, agencies providing mental health services, and agencies serving at risk and homeless youth. THE NSHC is now a member of the Balance of State Continuum of Care. This group's efforts revolve around meeting the needs of the homeless and those at risk of homelessness, with agencies coming together to share ideas on the needs of their clients and on the best practices they have identified. Also, in Peabody an unsheltered homelessness task force has been established and brings together clergy, public health officials, law enforcement, and staff from service agencies to enhance coordination and to ensure that the needs of these citizens are being met.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The North Shore HOME Consortium (NSHC), acting through the City of Peabody, coordinates the activities undertaken with the use of HOME funds in its 30 member communities. The NSHC conducts community outreach to ensure that the needs of the public are being incorporated into its annual Action Planning Process and does specific outreach to all service agencies in the region to provide an opportunity for each to speak on the need of their specific client base. Community Meetings and Public Hearings are held to provide an opportunity for coordination between public and assisted housing providers and private and governmental health, mental health and service agencies. NSHC was until two years ago the convener of the North Shore Continuum of Care Alliance (CoC) and has for decades worked closely with the regions Public Housing Authorities, emergency individual and family shelter providers, homeless service agencies, veterans service agencies, domestic violence agencies, government agencies such as the VA, DMH and DDS, agencies providing mental health services, and agencies serving at risk and homeless youth. THE NSHC is now a member of the Balance of State Continuum of Care. This group's efforts revolve around meeting the needs of the homeless and those at risk of homelessness, with agencies coming together to share ideas on the needs of their clients and on the best practices they have identified. This group must come together to put forth projects for funding to HUD, and therefore has implemented policies and procedures for evaluating ranking continuum of care projects. The NS CoC remains an active participant, but the State BofS will include applications from our region and now has oversight of the CofC process. The NS CoC had created an HMIS based Coordinated Entry system for the Continuum region which continued to be utilized by the group until a recent new vendor was hired.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

Although no agencies in the Consortium region are direct recipients of ESG funding through HUD, some agencies are recipients through the states ESG competition. The CoC is required to sign off on any ESG proposals submitted, so a discussion of any proposed ESG applications will ensue with CoC members voting to decide which ESG projects to support. The Balance of State CofC team coordinates the development of performance standards for and evaluates outcomes of all projects and activities assisted by ESG funds and develops funding policies and procedures for the operation and administration of HMIS.

2. Agencies, groups, organizations and others who participated in the process and consultations

Agency/Group/Organization		Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?
<TYPE=[pivot_table] REPORT_GUID=[F8A8A9484AE2E53E242786A11F048B3B]>				
1	Agency/Group/Organization		AMESBURY	
	Agency/Group/Organization Type		Other government - Local	
	What section of the Plan was addressed by Consultation?		Housing Need Assessment	
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?		Contacted by e-mail. As a member community of the NSHC, each community is asked to participate in the planning process for HOME funds.	
2	Agency/Group/Organization		Town of Andover	
	Agency/Group/Organization Type		Other government - Local	
	What section of the Plan was addressed by Consultation?		Housing Need Assessment	
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?		Contacted by e-mail. As a member community of the NSHC, each community is asked to participate in the planning process for HOME funds.	
3	Agency/Group/Organization		BEVERLY	
	Agency/Group/Organization Type		Other government - Local	
	What section of the Plan was addressed by Consultation?		Housing Need Assessment	

Agency/Group/Organization		Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?
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	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?			
4	Agency/Group/Organization		Town of Boxford	
	Agency/Group/Organization Type		Other government - Local	
	What section of the Plan was addressed by Consultation?		Housing Need Assessment	
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?		Contacted by e-mail. As a member community of the NSHC, each community is asked to participate in the planning process for HOME funds.	
5	Agency/Group/Organization		DANVERS	
	Agency/Group/Organization Type		Other government - Local	
	What section of the Plan was addressed by Consultation?		Housing Need Assessment	
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?		Contacted by e-mail. As a member community of the NSHC, each community is asked to participate in the planning process for HOME funds.	
6	Agency/Group/Organization		Town of Essex	
	Agency/Group/Organization Type		Other government - Local	

Agency/Group/Organization		Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?
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	Agency/Group/Organization		GEORGETOWN	
	Agency/Group/Organization Type		Other government - Local	
8	What section of the Plan was addressed by Consultation?		Housing Need Assessment	
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	Agency/Group/Organization		CITY OF GLOUCESTER	
	Agency/Group/Organization Type		Other government - Local	
	What section of the Plan was addressed by Consultation?		Housing Need Assessment	
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?		Contacted by e-mail. As a member community of the NSHC, each community is asked to participate in the planning process for HOME funds.	
	Agency/Group/Organization		CITY OF GLOUCESTER	
	Agency/Group/Organization Type		Other government - Local	

Agency/Group/Organization		Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?
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9	Agency/Group/Organization		Town of Hamilton	
	Agency/Group/Organization Type		Other government - Local	
	What section of the Plan was addressed by Consultation?		Housing Need Assessment	
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?		Contacted by e-mail. As a member community of the NSHC, each community is asked to participate in the planning process for HOME funds.	
10	Agency/Group/Organization		HAVERHILL	
	Agency/Group/Organization Type		Other government - Local	
	What section of the Plan was addressed by Consultation?		Housing Need Assessment	
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?		Contacted by e-mail. As a member community of the NSHC, each community is asked to participate in the planning process for HOME funds. Community Meetings and Public Hearings are held at Haverhill Public Library and the City Staff person assigned to HOME helps to encourage attendance.	
11	Agency/Group/Organization		Town of Ipswich	
	Agency/Group/Organization Type		Other government - Local	
	What section of the Plan was addressed by Consultation?		Housing Need Assessment	

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12	Agency/Group/Organization		Town of Lynnfield	
	Agency/Group/Organization Type		Other government - Local	
	What section of the Plan was addressed by Consultation?		Housing Need Assessment	
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?		Contacted by e-mail. As a member community of the NSHC, each community is asked to participate in the planning process for HOME funds.	
13	Agency/Group/Organization		Town of Manchester-by-the-Sea	
	Agency/Group/Organization Type		Other government - Local	
	What section of the Plan was addressed by Consultation?		Housing Need Assessment	
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?		Contacted by e-mail. As a member community of the NSHC, each community is asked to participate in the planning process for HOME funds.	
14	Agency/Group/Organization		Town of Marblehead	
	Agency/Group/Organization Type		Other government - Local	

Agency/Group/Organization		Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?
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	Agency/Group/Organization		Town of Merrimac	
	Agency/Group/Organization Type		Other government - Local	
16	What section of the Plan was addressed by Consultation?		Housing Need Assessment	
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?		Contacted by e-mail. As a member community of the NSHC, each community is asked to participate in the planning process for HOME funds.	
	Agency/Group/Organization		METHUEN	
	Agency/Group/Organization Type		Other government - Local	
	What section of the Plan was addressed by Consultation?		Housing Need Assessment	
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17	Agency/Group/Organization		Town of Middleton	
	Agency/Group/Organization Type		Other government - Local	
	What section of the Plan was addressed by Consultation?		Housing Need Assessment	
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18	Agency/Group/Organization		Newburyport, City of	
	Agency/Group/Organization Type		Other government - Local	
	What section of the Plan was addressed by Consultation?		Housing Need Assessment	
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?		Contacted by e-mail. As a member community of the NSHC, each community is asked to participate in the planning process for HOME funds.	
19	Agency/Group/Organization		Town of North Andover	
	Agency/Group/Organization Type		Other government - Local	
	What section of the Plan was addressed by Consultation?		Housing Need Assessment	

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20	Agency/Group/Organization		Town of North Reading	
	Agency/Group/Organization Type		Other government - Local	
	What section of the Plan was addressed by Consultation?		Housing Need Assessment	
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21	Agency/Group/Organization		Town of Rockport	
	Agency/Group/Organization Type		Other government - Local	
	What section of the Plan was addressed by Consultation?		Housing Need Assessment	
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?		Contacted by e-mail. As a member community of the NSHC, each community is asked to participate in the planning process for HOME funds.	
22	Agency/Group/Organization		Town of Rowley	
	Agency/Group/Organization Type		Other government - Local	

Agency/Group/Organization		Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?
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	Agency/Group/Organization		City of Salem, Planning & Community Development Dept.	
	Agency/Group/Organization Type		Other government - Local	
24	What section of the Plan was addressed by Consultation?		Housing Need Assessment	
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?		Contacted by e-mail. As a member community of the NSHC, each community is asked to participate in the planning process for HOME funds.	
	Agency/Group/Organization		SALISBURY	
	Agency/Group/Organization Type		Other government - Local	
	What section of the Plan was addressed by Consultation?		Housing Need Assessment	
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25	Agency/Group/Organization		Town of Topsfield	
	Agency/Group/Organization Type		Other government - Local	
	What section of the Plan was addressed by Consultation?		Housing Need Assessment	
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?		Contacted by e-mail. As a member community of the NSHC, each community is asked to participate in the planning process for HOME funds.	
26	Agency/Group/Organization		Town of Swampscott, Planning Dept.	
	Agency/Group/Organization Type		Other government - Local	
	What section of the Plan was addressed by Consultation?		Housing Need Assessment	
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?		Contacted by e-mail. As a member community of the NSHC, each community is asked to participate in the planning process for HOME funds.	
27	Agency/Group/Organization		Town of Wenham	
	Agency/Group/Organization Type		Other government - Local	
	What section of the Plan was addressed by Consultation?		Housing Need Assessment	

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28	Agency/Group/Organization		WEST NEWBURY	
	Agency/Group/Organization Type		Other government - Local	
	What section of the Plan was addressed by Consultation?		Housing Need Assessment	
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?		Contacted by e-mail. As a member community of the NSHC, each community is asked to participate in the planning process for HOME funds.	
29	Agency/Group/Organization		WILMINGTON	
	Agency/Group/Organization Type		Other government - Local	
	What section of the Plan was addressed by Consultation?		Housing Need Assessment	
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?		Contacted by e-mail. As a member community of the NSHC, each community is asked to participate in the planning process for HOME funds.	

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30	Agency/Group/Organization		EMMAUS INC
	Agency/Group/Organization Type		Housing Services - Housing Services-Children Services-Elderly Persons Services-homeless Services-Education
	What section of the Plan was addressed by Consultation?		Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?		Contacted by e-mail. As a member community of the NSHC, each community is asked to participate in the planning process for HOME funds.
31	Agency/Group/Organization		Northeast Legal Aid – The Northeast Justice Center
	Agency/Group/Organization Type		Services - Housing Service-Fair Housing Regional organization

Agency/Group/Organization		Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?
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	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?		Contacted by e-mail. As a member community of the NSHC, each community is asked to participate in the planning process for HOME funds.	
32	Agency/Group/Organization		NORTH SHORE COMMUNITY ACTION PROGRAM, Inc. (NSCAP)	
	Agency/Group/Organization Type		Housing Services - Housing Services-Children Services-homeless Services-Education Services-Employment Regional organization Neighborhood Organization	

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	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?		Contacted by e-mail. As a member community of the NSHC, each community is asked to participate in the planning process for HOME funds.
33	Agency/Group/Organization	Citizens Inn	
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-homeless	
	What section of the Plan was addressed by Consultation?		Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy

Agency/Group/Organization		Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?
<TYPE=[pivot_table] REPORT_GUID=[F8A8A9484AE2E53E242786A11F048B3B]>				
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?		Contacted by e-mail. As a member community of the NSHC, each community is asked to participate in the planning process for HOME funds.	
34	Agency/Group/Organization		US Veterans Administration	
	Agency/Group/Organization Type		Housing Other government - Federal	
	What section of the Plan was addressed by Consultation?		Homeless Needs - Chronically homeless Homelessness Needs - Veterans	
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?		Contacted by e-mail. As a member community of the NSHC, each community is asked to participate in the planning process for HOME funds.	
35	Agency/Group/Organization		Danvers Housing Authority	
	Agency/Group/Organization Type		Housing PHA Services - Housing	
	What section of the Plan was addressed by Consultation?		Housing Need Assessment Public Housing Needs Non-Homeless Special Needs	

Agency/Group/Organization		Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?
<TYPE=[pivot_table] REPORT_GUID=[F8A8A9484AE2E53E242786A11F048B3B]>				
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?		Contacted by e-mail. As a member community of the NSHC, each community is asked to participate in the planning process for HOME funds.	
36	Agency/Group/Organization		Commonwealth of MA, Dept. of Mental Health, Lynn Site Office	
	Agency/Group/Organization Type		Services-Persons with Disabilities Other government - State	
	What section of the Plan was addressed by Consultation?		Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Strategy Non-Homeless Special Needs	
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?		Contacted by e-mail. As a member community of the NSHC, each community is asked to participate in the planning process for HOME funds.	
37	Agency/Group/Organization		North Shore Elder Services – now AgeSpan	
	Agency/Group/Organization Type		Services - Housing Services-Elderly Persons Regional organization	
	What section of the Plan was addressed by Consultation?		Housing Need Assessment	

Agency/Group/Organization		Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?
<TYPE=[pivot_table] REPORT_GUID=[F8A8A9484AE2E53E242786A11F048B3B]>				
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?		Contacted by e-mail. As a member community of the NSHC, each community is asked to participate in the planning process for HOME funds.	
38	Agency/Group/Organization		Northeast Justice Center	
	Agency/Group/Organization Type		Services - Housing Service-Fair Housing Regional organization	
	What section of the Plan was addressed by Consultation?		Housing Need Assessment Homeless Needs - Families with children Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy	
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?		Contacted by e-mail. As a member community of the NSHC, each community is asked to participate in the planning process for HOME funds.	
39	Agency/Group/Organization		Essex County Community Foundation (ECCF)	
	Agency/Group/Organization Type		funder for community needs Foundation	
	What section of the Plan was addressed by Consultation?		Anti-poverty Strategy	

Agency/Group/Organization		Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?
<TYPE=[pivot_table] REPORT_GUID=[F8A8A9484AE2E53E242786A11F048B3B]>				
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?		Contacted by e-mail. As a member community of the NSHC, each community is asked to participate in the planning process for HOME funds.	
40	Agency/Group/Organization		The Haven Project	
	Agency/Group/Organization Type		Services-homeless	
	What section of the Plan was addressed by Consultation?		Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy	
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?		Contacted by e-mail. As a member community of the NSHC, each community is asked to participate in the planning process for HOME funds.	
41	Agency/Group/Organization		Healing Abuse Working for Change (HAWC)	
	Agency/Group/Organization Type		Housing Services - Housing Services-Victims of Domestic Violence Services - Victims Regional organization	

Agency/Group/Organization		Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?
<TYPE=[pivot_table] REPORT_GUID=[F8A8A9484AE2E53E242786A11F048B3B]>				
42	What section of the Plan was addressed by Consultation?		Housing Need Assessment HOPWA Strategy	
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?		Contacted by e-mail. As a member community of the NSHC, each community is asked to participate in the planning process for HOME funds.	
	Agency/Group/Organization		Lifebridge	
	Agency/Group/Organization Type		Housing Services - Housing Services-homeless	
	What section of the Plan was addressed by Consultation?		Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy	
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?		Contacted by e-mail. As a member community of the NSHC, each community is asked to participate in the planning process for HOME funds.	

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?
<TYPE=[pivot_table] REPORT_GUID=[F8A8A9484AE2E53E242786A11F048B3B]>			
43	Agency/Group/Organization	Veterans Northeast Outreach Center	
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Services-Health Services-Education Services-Employment Regional organization	
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Veterans	
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Contacted by e-mail. As a member community of the NSHC, each community is asked to participate in the planning process for HOME funds.	
44	Agency/Group/Organization	YWCA of Greater Newburyport	
	Agency/Group/Organization Type	Housing Services - Housing Neighborhood Organization	

Agency/Group/Organization		Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?
<TYPE=[pivot_table] REPORT_GUID=[F8A8A9484AE2E53E242786A11F048B3B]>				
	What section of the Plan was addressed by Consultation?		Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs	
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?		Contacted by e-mail. As a member community of the NSHC, each community is asked to participate in the planning process for HOME funds.	
45	Agency/Group/Organization		Haverhill Housing Authority	
	Agency/Group/Organization Type		PHA	
	What section of the Plan was addressed by Consultation?		Housing Need Assessment Public Housing Needs	
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?		Contacted by e-mail. As a member community of the NSHC, each community is asked to participate in the planning process for HOME funds.	
46	Agency/Group/Organization		Family Promise	
	Agency/Group/Organization Type		Housing Services - Housing Services-homeless	

Agency/Group/Organization		Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?
<TYPE=[pivot_table] REPORT_GUID=[F8A8A9484AE2E53E242786A11F048B3B]>				
47	What section of the Plan was addressed by Consultation?		Homeless Needs - Families with children Homelessness Strategy	
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?		Contacted by e-mail. As a member community of the NSHC, each community is asked to participate in the planning process for HOME funds.	
	Agency/Group/Organization		Wellspring House, Inc.	
	Agency/Group/Organization Type		Services - Housing Services-Children Services-homeless	
48	What section of the Plan was addressed by Consultation?		Housing Need Assessment Homeless Needs - Families with children	
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?		Contacted by e-mail. As a member community of the NSHC, each community is asked to participate in the planning process for HOME funds.	
	Agency/Group/Organization		Elliot Community Human Services	
	Agency/Group/Organization Type		Services-Persons with Disabilities Services-homeless Services-Health Other government - State	

Agency/Group/Organization		Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?
<TYPE=[pivot_table] REPORT_GUID=[F8A8A9484AE2E53E242786A11F048B3B]>				
49	What section of the Plan was addressed by Consultation?		Housing Need Assessment Homeless Needs - Chronically homeless	
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?		Contacted by e-mail. As a member community of the NSHC, each community is asked to participate in the planning process for HOME funds.	
	Agency/Group/Organization		Jeanne Geiger Crisis Center	
	Agency/Group/Organization Type		Services - Housing Services-Victims of Domestic Violence Services - Victims	
50	What section of the Plan was addressed by Consultation?		Housing Need Assessment Homeless Needs - Families with children Non-Homeless Special Needs	
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?		Contacted by e-mail. As a member community of the NSHC, each community is asked to participate in the planning process for HOME funds.	
	Agency/Group/Organization		NORTH SHORE COMMUNITY DEVELOPMENT CORPORATION	
	Agency/Group/Organization Type		Housing Services-Education Regional organization	

Agency/Group/Organization		Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?
<TYPE=[pivot_table] REPORT_GUID=[F8A8A9484AE2E53E242786A11F048B3B]>				
51	What section of the Plan was addressed by Consultation?		Housing Need Assessment	
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?		Contacted by e-mail. As a member community of the NSHC, each community is asked to participate in the planning process for HOME funds.	
	Agency/Group/Organization		Masshire North Shore Career Center	
	Agency/Group/Organization Type		Services-Employment Other government - State	
	What section of the Plan was addressed by Consultation?		Non-Homeless Special Needs Anti-poverty Strategy	
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?		Contacted by e-mail. As a member community of the NSHC, each community is asked to participate in the planning process for HOME funds.	

Table 2 – Agencies, groups, organizations who participated

Identify any Agency Types not consulted and provide rationale for not consulting

None

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Balance of State CofC	We worked with the CoC Group to ensure the work of the NSHC compliments the work of the BoS CofC. Our Goals include prioritizing homelessness in HOME funded housing development and for TBRA programs.

Table 3 – Other local / regional / federal planning efforts

Narrative

AP-12 Participation - 91.401, 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The City of Peabody/North Shore HOME Consortium conducts extensive outreach for all of its' community meetings and public hearings, including e-mails and calls and newspaper advertising and posting online, but has a low attendance rate and response rate to requests for input for these types of plans. Those who did participate showed support for those categories of assistance that the NSHC had supported in the past and for keeping with those types of assistance. For this reason, the City/NSHC has decided to keep to their plans going forward and to continue on as planned in the five -year consolidated plan to continue with the assistance in the same way that we have in the prior year.

Citizen Participation Outreach *(add info on public hearings after they occur)*

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Community Meeting	Non-targeted/broad community	March 2, 2023 Community meeting in Peabody and via Zoom. None	None	none	
2	Community Meeting	Non-targeted/broad community	March 7, 2023 Community Meeting @ Haverhill Public Library. Seven people in attendance.	Need for additional affordable rental units, interest in ARP funding.	none	
3	Community Meeting	Non-targeted/broad community	March 1, 2023 meeting in Gloucester. Three people attended.	Great need for the development of additional affordable rentals	none	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Hearing	Non-targeted/broad community	May 2nd, 2023 @ Haverhill Public Library Haverhill.			
5	Public Hearing	Non-targeted/broad community	May 3rd, 2023 Public Hearing Gloucester			
6	Public Hearing	Non-targeted/broad community	May 4th, 2023 Public Hearing Peabody w/ access via Zoom as well			
7	Newspaper Ad	Non-targeted/broad community	Advertised in all Four daily newspapers in the Consortium region (Salem News, Gloucester Times, Newburyport News and Lawrence Eagle Tribune) for both Community Meeting and Public Hearing and availability of draft plans. Received some attendance at meetings not sure from what outreach	see above meeting references	none	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8	Newspaper Ad	Minorities	Advertised in the Bay State Banner for both Community Meeting and Public Hearing and availability of draft plans. Received some attendance at meetings, not sure from what outreach	see above meeting references		
9	Newspaper Ad	Non-English Speaking - Specify other language: Spanish	Advertised in Spanish the El Mundo for both Community Meeting and Public Hearing and availability of draft plans. Received some attendance at meetings, not sure from what outreach	see above references to meetings		

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

The North Shore HOME Consortium is a direct recipient of Federal HOME funds for its' 30 communities, and the City of Peabody receives a direct award of CDBG funds for the City. In addition, three other communities within the Consortium, Salem, Gloucester, and Haverhill, also receive CDBG funds directly from HUD for their communities, and some other member communities may be funded through the state CDBG application process. Additionally, the Cities of Peabody and Salem have CPA allocations which can be accessed to develop affordable housing development. Other resources are leveraged by developers to create affordable housing in the region, including private lenders, LITC or Historic tax credits, and rental vouchers.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	430,825	0	0	430,825	861,650	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	2,360,999	100,000	0	2,460,999	4,721,998	The NSHC expects to receive \$2,360,999 in HOME funds and approx. \$100,000 in HOME Program Income next year and expects to be approximately levelly funded for each of the five years covered by this plan. The resources available will be used to assist low-income households by creating or maintaining affordable housing, and providing TBRA.

Table 2 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

There are several major program types where leveraged funds play a significant role in program objectives and some of which contribute to the HOME Match requirement.

1. Investments in LIHTC or Historic Tax Credit projects with private funding and/bond financing, to assist in the creation of new affordable housing units.

2. Private (lending institutions) mortgage funding leveraged to assist low- income families with the purchase of their first home, especially in conjunction with HCV vouchers. The use of HCV vouchers for homeownership has not been a common practice used in the region, but where it has been used it has been successful. In addition, permanent mortgage financing is provided for affordable rental housing developments.
3. Community Preservation Funds [CPA]. Sixteen Consortium communities have established a Community Preservation Fund to preserve open space, historic resources and community housing, by imposing a surcharge of up to 3% on local property taxes.
4. Inclusionary Zoning and Linkage Fees. Several Consortium communities have linkage and/or inclusionary zoning requirements which provide either affordable housing units or funds for affordable housing.
5. Local funds from some cities and towns provide other resources such as CDBG and Housing Trust funds.
6. Municipality Donated Land. Some communities have in the past and may in the future designate the use of surplus, abandoned or undeveloped land for affordable housing.
7. Massachusetts Rental Voucher Program (MRVP). In recent rental development funding rounds. DHCD has made MRVP's available as project-based vouchers, primarily targeted to homeless individuals and families.
8. Project Based Vouchers. PHAs and the State can provide up to 20% of their HCV vouchers for specific projects.

To satisfy HOME match requirements the Consortium utilizes any allowable source, but relies mostly on the Massachusetts Rental Voucher Program match, which was over of \$1,000,000 for the City of Peabody alone in 2021, to meet the HOME matching requirement.

There is no match requirement for CDBG funds; however, there are several major program types where leveraged funds play a significant role in program objectives. Brownfields Revolving Loan Funds, Community Development Authority Business Loan Program, Community Preservation funds, HOME Funds, DLTA grants, Massworks, MassDevelopment and MassHousing.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Within the Consortium many communities have created specialized Housing Production Plans in response to the call from the Commonwealth of Massachusetts to show how each community plans to develop a minimum of 10% affordable housing units for their residents. In these plans the communities identify actual locations where they could see or would like to see housing developed. However, in most cases the developable sites identified are privately owned properties, since, in our area, land has for the most part developed. In some rare instances, for instance, the case of a public school or other building being decommissioned, communities may issue an RFP for a developer to take possession to create affordable housing, as has been done in Beverly with the Briscoe School Development. At this time we are not aware of any other publicly owned land that could be utilized for the creation of affordable housing.

The City of Peabody currently does not have any publicly owned land that is suitable for housing development.

Discussion

For Program year 2023, the NSHC plans to distribute funds in percentages similar to the prior year. However, the number of units expected to be generated has been reduced from the prior year due to across the board development cost increases due to inflation, continued supply chain issues, and staffing problems throughout the state.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Creation of Affordable Rental Housing	2020	2025	Affordable Housing	Member Communities of the North Shore HOME Consortium	New Rental Housing	HOME: \$1,451,989	Rental units constructed: 20 Household Housing Unit
2	Tenant Based Rental Subsidies (TBRA)	2020	2025	Affordable Housing		Short Term Rental Assistance	HOME: \$393,760	Tenant-based rental assistance / Rapid Rehousing: 30 Households Assisted
3	Rehabilitation of Ownership Housing	2020	2025	Affordable Housing	Member Communities of the North Shore HOME Consortium	Ownership Housing	HOME: \$123,050	Homeowner Housing Rehabilitated: 4 Household Housing Unit
4	Creation of Affordable Homeownership Housing Units	2020	2025	Affordable Housing	Member Communities of the North Shore HOME Consortium	Homeownership	HOME: \$246,100	Homeowner Housing Added: 4 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Public Services	2020	2025	Homeless Non-Homeless Special Needs Non-Housing Community Development	City of Peabody CDBG Funding Distribution	Public Services	CDBG: \$60,062	Public service activities other than Low/Moderate Income Housing Benefit: 1300 Persons Assisted
7	Infrastructure Improvements	2020	2025	Non-Housing Community Development	City of Peabody CDBG Funding Distribution	Infrastructure Improvements	CDBG: \$140,268	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 4000 Households Assisted
8	Public Facilities	2020	2025	Non-Housing Community Development	City of Peabody CDBG Funding Distribution	Infrastructure Improvements Public Facilities	CDBG: \$120,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 4000 Households Assisted
9	CDBG Administration	2020	2025	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	City of Peabody CDBG Funding Distribution	Economic Development Infrastructure Improvements Public Facilities Public Services Rehabilitation of Rental Stock	CDBG: \$80,082	Other: 1 Other

Table 3 – Goals Summary

Goal Descriptions

1	Goal Name	Creation of Affordable Rental Housing
	Goal Description	Creation of Affordable rental housing units
2	Goal Name	Tenant Based Rental Subsidies (TBRA)
	Goal Description	Assistance to provide short-term rental subsidies to extremely low income households
3	Goal Name	Rehabilitation of Ownership Housing
	Goal Description	Assistance to low and moderate income homeowners to make necessary repairs to their homes to bring them up to health and safety codes.
4	Goal Name	Creation of Affordable Homeownership Housing Units
	Goal Description	Creation of new affordable units of Ownership housing for low and moderate income households
5	Goal Name	Administration Assistance to NSHC
	Goal Description	Funding to the NSHC to administer the requirements of overseeing the HOME Program in our region
6	Goal Name	Public Services
	Goal Description	Funds will be provided to activities that address the needs of Peabody low-income household to include: homelessness and/or homelessness prevention; needs of at risk youth and elders; job training and placement opportunities; afterschool tutoring and/or college preparation; domestic violence services; food insecurity; and needs of handicap households.

7	Goal Name	Infrastructure Improvements
	Goal Description	Funds will be provided to support public art in Peabody's downtown through the Outside the Box program. Public art beautifies the downtown area and surrounding neighborhoods and creates visual appeal and creates space for people to enjoy public art and music. Funds will also be used to expand and/or improve lighting downtown, upgrade infrastructure and sidewalks to increase safety and access to the downtown and surrounding neighborhoods.
8	Goal Name	Public Facilities
	Goal Description	The City will continue to invest in the redevelopment of the City's riverfront and implementation of the Riverwalk Plan, which will not only beautify the downtown by making the river an amenity, but also provide flood mitigation and water retention to help mitigate the effects of sea level rise in the years to come. This next phase will includes environmental testing and other preliminary site evaluation of those parcels along the river, most of which were old tannery sites. The goal is to acquire land and/or easements as necessary to develop the Riverwalk. The City of Peabody is currently seeking funds through a number of sources to clean up the contamination and make the area suitable to people to live, work and play, while mitigating the chances of the surrounding neighborhoods from flooding.
9	Goal Name	CDBG Administration
	Goal Description	Funds will be used for the administration of the general administration of the CDBG Program.

AP-35 Projects - 91.420, 91.220(d)

Introduction

The North Shore HOME Consortium has been allocated \$2,360,999 in HOME funds for Program year 2023 and expects to receive approximately \$100,000 in HOME Program income funds. This is an increase over last year of \$43,497, but, due to rising costs of materials and labor and ever increasing rents, the number of units predicted to be produced this year is slightly lower than the number predicted last year. Again this year, the greatest percentage of the funding is being committed to the creation of affordable rental housing. Additional funds are set aside for TBRA, homeowner housing rehabilitation, the creation of affordable ownership housing, and administration. The City of Peabody has been allocated \$400,412 in CDBG Funds, which is a reduction of approximately \$30,000 from last year. Regrettably, this reduction further reduces our ability to provide Public Services assistance to those organizations on the front line helping households in need.

#	Project Name
1	Creation of Affordable Rental Housing
2	Tenant Based Rental Assistance Program
3	Homeowner Housing Rehabilitation
4	Creation of new Affordable Ownership Units
5	HOME Administration 2023

Table 4 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs.

Allocations were made based on the needs in our region. The greatest need identified in our region is affordable rental housing. Another extreme need is for tenant -based rental assistance. As homeowners also can have financial hardships, the homeowner rehab program is designed to help low- income homeowners to remain in their homes. The creation of affordable ownership units is another priority especially in communities where ownership percentages are low and disinvestment had become an issue, so giving low -income households a truly affordable opportunity to become a homeowner is a solution in those area. Unhoused or unstably housed low-income households are underserved as there is currently not enough housing available. The City of Peabody has allocated CDBG funds to Social Service organizations that provide services that directly address the needs of low income households. Additionally, the City will invest in infrastructure and lighting upgrades in the downtown and surrounding neighborhoods; thus improving the overall safety of the downtown and surrounding neighborhoods. The Riverwalk continues to be a priority to address chronic flooding and prepare for the potential effects of sea level rise, in addition to CDBG funds, the City has received Federal funds to further the progression of this project.

AP-38 Project Summary

Project Summary Information

Project Summary Information1	Project Name	Creation of Affordable Rental Housing
	Target Area	Member Communities of the North Shore HOME Consortium
	Goals Supported	Creation of Affordable Rental Housing
	Needs Addressed	New Rental Housing Affordable Rental Housing
	Funding	HOME: \$1,451,989
	Description	Provide assistance to entities to create new rental housing that is affordable to low and extremely low-income households.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 20 income eligible households are expected to be assisted in this category. Units will be created to assist both low income and extremely low-income families with children and individuals.
	Location Description	Assistance will be provided to projects throughout the Consortium's 30- community service area.
2	Planned Activities	Creation of new units of affordable rental housing, and the rehabilitation of existing rental housing units for the creation of new affordable rental units.
	Project Name	Tenant Based Rental Assistance Program
	Target Area	Member Communities of the North Shore HOME Consortium
	Goals Supported	Tenant Based Rental Subsidies (TBRA)
	Needs Addressed	Short Term Rental Assistance

	Funding	HOME: \$393,760
	Description	Funds provided to non-profit agencies to provide short term rental assistance to allow very and extremely low- income households to remain in their rental housing units.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 30 extremely- low or very- low-income households, both families and individuals will be assisted in this category.
	Location Description	Various locations throughout the Consortium's 30-community region.
	Planned Activities	Tenant based rental assistance to agencies like NSCAP, GLCAC, and Citizen's Inn to provide short term rental assistance to income eligible households in danger of losing their housing.
3	Project Name	Homeowner Housing Rehabilitation
	Target Area	Member Communities of the North Shore HOME Consortium
	Goals Supported	Homeowner Housing Rehabilitation
	Needs Addressed	Ownership Housing
	Funding	HOME: \$123,050
	Description	Assistance to low-income homeowners to make necessary repairs to allow them to remain safely in their homes.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 4 low-income homeowners, most likely seniors, but also families, are expected to be assisted through this activity.

	Location Description	Various locations throughout the Consortium region.
	Planned Activities	Provide funding to communities to assist low- income residents to make necessary repairs to their homes to allow them to remain safely housed there.
4	Project Name	Creation of new Affordable Ownership Units
	Target Area	Member Communities of the North Shore HOME Consortium
	Goals Supported	Creation of Affordable Homeownership Housing Units
	Needs Addressed	Homeownership
	Funding	HOME: \$246,100
	Description	Provide assistance to non-profit organizations to create new, affordable ownership units for households with incomes at or below 60% of the AMI.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 4 low- income families are expected to be assisted in this category.
	Location Description	Various locations throughout the consortium
	Planned Activities	Assistance will most likely be provided to organizations like Habitat for Humanity who are able to create ownership units that are truly affordable to low- income households with incomes at or below 60% AMI.
5	Project Name	HOME Administration 2023
	Target Area	Member Communities of the North Shore HOME Consortium
	Goals Supported	Administration Assistance to NSHC
	Needs Addressed	

	Funding	HOME: \$246,100
	Description	Funds to administer the NSHC's HOME activities
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	The ability to carry out the other programs in the HOME section of this Action Plan hinges upon the ability of the HOME Program staff to oversee their HOME-funded programs, and to administer the projects and activities undertaken with HOME funding. Without the admin funds, this Action Plan, the CAPER, all Environmental Reviews and Subsidy layering reviews would not get done, and the 63 families would not be served and the 63 units of affordable housing/TBRA units would not be possible.
	Location Description	Various locations throughout the NSHC 30 community region
	Planned Activities	administration of HOME program projects and activities.
6	Project Name	Public Service Projects
	Target Area	City of Peabody CDBG Funding Distribution
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$60,062
	Description	CDBG funds will be directed to Public Service projects that address needs in the community to include: Tax preparation services for immigrants; assist women and children dealing with domestic violence; job training skills; food insecurity; College preparation classes; Social Service outreach for elders; and childcare for low income households.

	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that the funds will assist 1,300 low income individuals and families.
	Location Description	Funds will be provided to low income households city-wide
	Planned Activities	<p>North Shore Community Actions Programs (NSCAP): Career Readiness Bootcamp-offer a Career Readiness program to assist participants in how to behave, talk, dress and prepare for the workplace (\$7,000); North Shore Children’s Museum- will support their mission of inclusivity with low-sensory days, bi-lingual storytelling special events, and translation services (\$7,000); Catholic Charities- Funds to be used for to stabilize individuals and families in their homes through eviction and foreclosure prevention (\$7,000); Peabody Council on Aging- Social Service Outreach-to provide community outreach to the low income and underserved senior population in Peabody, focusing on information about benefit programs such as fuel assistance, SNAP program, affordable housing, Mass Health. The outreach worker will also complete all of the necessary paperwork required to attain various benefits (\$7,400); LEAP for Education: Peabody College Success-To help low income and/or first generation to college students graduate high school and complete a post-secondary degree (\$5,350); YMCA of Metro North: Daily childcare, including Early Learning, Afterschool, and Day Camp programs to low income families (\$5,300); Healing Abuse Working for Change: Domestic Violence Services-provide services and support for victims of domestic violence and their children to support their safety and recovery from trauma (\$7,012); For Kids Only-The Peabody Out-of-School Time Scholarship Project will provide full or partial scholarship assistance to enables additional youth from low- and moderate-income families to enroll in OST enrichment (\$7,000); Citizens Inn: Haven from Hunger-Funds for facilities, supplies, and transportation expenses. (\$7,000).</p>

7	Project Name	Infrastructure Improvements
	Target Area	City of Peabody CDBG Funding Distribution
	Goals Supported	Infrastructure Improvements
	Needs Addressed	Infrastructure Improvements
	Funding	CDBG: \$140,268
	Description	Funds will be provided to support public art in Peabody's downtown through the Outside the Box program. Public art beautifies the downtown area and surrounding neighborhoods and creates visual appeal and creates space for people to enjoy public art and music. Funds will also be used to expand and/or improve lighting downtown, upgrade infrastructure and sidewalks to increase safety and access to the downtown and surrounding neighborhoods.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that approximately four thousand households and thirteen business will benefit from these investments.
	Location Description	Funds will be allocated to Peabody's downtown area.

	Planned Activities	Funds have been allocated to the Outside the Box public arts program (\$7,500) and the North Shore TMA, a non-profit transportation and environmental organization that is working to address transportation issues in Beverly, Danvers, Lynn, Peabody, and Salem. Funds have been allocated for infrastructure improvements, including adding lighting and sidewalk improvement and providing the infrastructure for installation of parking meters and kiosks in the downtown, improving access to long term parking for downtown residents (\$140,268).
8	Project Name	Riverwalk
	Target Area	City of Peabody CDBG Funding Distribution
	Goals Supported	Infrastructure Improvements Public Facilities
	Needs Addressed	Infrastructure Improvements Public Facilities
	Funding	CDBG: \$75,000
	Description	The City will continue to invest in the redevelopment of the City's riverfront and implementation of the Riverwalk Plan, which will not only beautify the downtown by making the river an amenity, but also provide flood mitigation and water retention to help mitigate the effects of sea level rise in the years to come. This next phase will includes environmental testing and other preliminary site evaluation of those parcels along the river, most of which were old tannery sites. The goal is to acquire land and/or easements as necessary to develop the Riverwalk. The City of Peabody is currently seeking funds through a number of sources to clean up the contamination and make the area suitable to people to live, work and play, while mitigating the chances of the surrounding neighborhoods from flooding.
	Target Date	6/30/2024

	Estimate the number and type of families that will benefit from the proposed activities	We estimate that four thousand people and thirteen businesses will benefit from the completion of this project.
	Location Description	The Riverwalk project is located in Peabody's downtown.
	Planned Activities	The City will continue its investment in the redevelopment of the City's riverfront and implementation of the Riverwalk Plan, which will not only beautify the downtown by making the river an amenity, but also provide water retention to help mitigate flooding and the effects of sea level rise in the years to come. This City will continue with environmental testing and appraisals of those parcels along the river, most of which were old tannery sites, for purposes of obtaining funds through the a variety of state and federal funding sources for acquisition and environmental clean-up (\$75,000).
9	Project Name	CDBG Administration 2023
	Target Area	City of Peabody CDBG Funding Distribution
	Goals Supported	CDBG Administration
	Needs Addressed	Short Term Rental Assistance Rehabilitation of Rental Stock Economic Development Infrastructure Improvements Public Facilities Public Services
	Funding	CDBG: \$80,082
	Description	Funds will be used for the general administration of the CDBG Program.

	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Funds will be used for the general administration of the City's CDBG program and activities.

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed.

HOME funds will be utilized in the 30 member communities of the NSHC region. The North Shore HOME Consortium allocates funds to each member community based upon the number of low-income households there, and allows each community to use those funds to target what they see is their greatest housing problems. Additional funding is allocated competitively, and projects are chosen based upon merit and not location.

The City of Peabody will invest in those neighborhoods in the City with the highest concentration of low-income households in the City, two of those census tracts are Peabody's downtown neighborhoods. This includes Main Street and several adjoining neighborhoods, including the river front area. As funds will be used for a number of projects that address a variety of needs from food insecurity to flood mitigation, CDBG funds will address the needs of income eligible households citywide.

Geographic Distribution

Target Area	Percentage of Funds
Member Communities of the North Shore HOME Consortium	100
City of Peabody CDBG Funding Distribution	100

Rationale for the priorities for allocating investments geographically

The North Shore HOME Consortium allocates funds to each member community based upon the number of low- income household there and allows each community to use those funds to target what they see is their greatest housing problems as long as those uses are allowable within the HOME Program and are compliant with the local priorities established by the Five-Year Consolidated Plan and annual action plans. A major portion of this funding is allocated competitively, and projects are chosen based upon merits of each proposed development and its responsiveness to a Request for Proposals and not based upon its geographical location. The creation of affordable housing in communities seen to have high housing costs are also a consideration.

The City of Peabody has chosen to distribute funds citywide to address the needs of low income households throughout the City. Infrastructure and Public Facility projects that provide area benefit have been funded in Peabody's downtown, which has the city's highest concentration of low income households.

Discussion

It is generally agreed that housing costs have skyrocketed. The need for new affordable housing only grows throughout the region. In an effort to allow its communities to participate in the decision making over the development of affordable housing in their areas, the Consortium continues to allocate funding in two ways: by allocating funds to communities based on the number of low-mod households in that community; and through a set-aside of funds for a competitive pool which can be applied for by anyone in any Consortium community. There continues to be a great need for additional affordable housing in all communities in the region. The affordable housing shortage is not community specific but is a very real issue throughout the region. The development of affordable housing in any part of the region is seen as a benefit to everyone in the region.

Affordable Housing

AP-55 Affordable Housing - 91.420, 91.220(g)

Introduction

The work of the North Shore HOME Consortium, and its entire allocation of HOME funds, is focused on the development of affordable housing. The Consortium has identified that the greatest need at this time in this region is for the creation of additional affordable rental housing for low, very low, and extremely low income households, including the homeless. While working toward its goal of creating these units, the Consortium also acknowledges the need for different types of affordable housing for specific groups. This includes tenant based rental assistance to meet the immediate need of people who are homeless or on the verge of homelessness or those who have a special need that would benefit from a short term of rental assistance, housing rehabilitation for homeowners, including the elderly or disabled, who need assistance to remain in their home, and the creation of ownership housing. The total number of households expected to be assisted with affordable housing with HOME funds is 63.

City of Peabody: In addition to CDBG and HOME funds to address homelessness prevention, the City of Peabody will invest Community Preservation Act Funds, apply the City's Inclusionary Zoning to provide affordable housing and offer housing rehabilitation services in partnership with Essex County Habitat for Humanity. The total number of households expected to be assisted with affordable housing with CDBG funding is 8 through Housing Rehabilitation.

One Year Goals for the Number of Households to be Supported	
Homeless	25
Non-Homeless	28
Special-Needs	5
Total	58

Table 5 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	30
The Production of New Units	24
Rehab of Existing Units	4
Acquisition of Existing Units	0
Total	58

Table 6 - One Year Goals for Affordable Housing by Support Type

Discussion

The Consortium places the greatest priority upon housing that will serve the homeless and those on the verge of becoming homeless. Proposals for new rental housing or for TBRA programs which prioritize these groups receive priority in the Consortium's Competitive Funding Process, and by that prioritization

the Consortium works to shift funding to those most in need. The creation of new affordable rental housing is the highest priority, with tenant based rental assistance in second place as a tool to try to slow the flood of people moving into homelessness. In addition to affordable rental housing and TBRA, the Consortium will continue to support communities that wish to provide housing rehabilitation assistance, and homeownership creation programs to meet the needs in their communities.

The City of Peabody has allocated funds, including CDBG, to projects that: provide homelessness prevention to households at risk of becoming homeless. Additionally, the City has invested other public dollars, primarily Community Preservation funds, to increase the supply of affordable rental housing and maintain the current inventory of housing and or improve the current housing stock.

AP-60 Public Housing - 91.420, 91.220(h)

Introduction

HOME funds are not disbursed to any public housing authorities. It has been a longstanding policy to not allow HOME funds to be used for the normal maintenance and repairs of existing public housing stock, because it is seen that other public funds are available for that purpose. Local PHA's are encouraged to apply for HOME funds to create new affordable units, often combining those resources with multiple funding sources.

However, housing authorities can benefit from CDBG entitlement funds for housing rehab, public facilities, public infrastructure and public services related activities which can directly or indirectly benefit public housing residents.

Actions planned during the next year to address the needs to public housing

No actions are planned using HOME funds to address the needs of public housing, however affordable ownership units that are created are marketed to all PHAs to share with their residents who may be ready to move onto ownership. All opportunities for affordable housing are shared with the housing authorities to share with their residents as well.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

Affordable ownership units that are created are marketed to all PHAs to share with their residents who may be ready to move onto ownership.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Not applicable

Discussion

The NSHC works with all of the PHAs in the region, asking for input and feedback and sharing any available affordable ownership unit opportunities.

There is a legal relationship between the City and its PHA. The Housing Authority is a semi-independent agency governed by a Board of Commissioners. One member of the Board is appointed by the Governor of Massachusetts and the other four members are appointed by the Mayor. The authority to budget funds and expend them is contained within the statutes permitting the establishment of the PHA and also in the regulations published by the Federal Government through HUD and/or those published by the Commonwealth of Massachusetts through DHCD. Operating funds, from DHCD, are provided by

formula and expenditure decisions are made by the local PHA Board. Capital funds from DHCD have been provided by competition in the past and are now in transition to a formula system and expenditure decisions are made by the local PHA Board with approval from DHCD. The PHA also receives funding for Housing Choice Vouchers (HCV – Section 8) and for the Massachusetts Rental Voucher Program (MRVP). The operation of these programs is managed by the PHA. It should be noted that DHCD receives HCV funding which it then distributes to 5 regional agencies, which in turn make them available to applicants.

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Introduction

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The North Shore HOME Consortium has made a concerted effort to strategize with all of our shelter providers to learn how best to prioritize the funds that are available through the HOME program. Although the resources are limited, the needs of the homeless and the formerly homeless are continually prioritized. In February of 2021, the member agencies of the former NS CofC voted to merge with the Balance of State CofC. The City of Peabody and the NSHC will continue to collaborate with local agencies who identify the needs of the homeless and those experiencing housing instability and will continue to alert those who are engaged in the development of affordable housing about funding availability for such programs.

The NSHC continues to commit a large percentage of its HOME allocation - close to sixty percent -for the creation of affordable rental housing in order try to alleviate the shortage of affordable rental units in the region. Each year the Consortium prioritizes HOME funds for those proposed developments that will serve homeless families and individuals as long as the developer can demonstrate that it has the capacity to both secure adequate funding from other sources and to complete and manage the project. In that decision-making process, readiness to proceed is always a strong consideration.

In prior years, the annual point in time count of homeless persons conducted by the NSCofC had been used to inform local needs. Now the annual Point-In-Time count is conducted by the Balance of State and completed on a significantly larger scale. Agencies track homeless individuals and continue to make connections with those individuals and to connect them with services. Homeless persons willing to go into housing are sometimes connected with available housing units and services through the coordinated entry system.

The NSHC also encourages both private and public developers to set aside and dedicate a percentage of the total number of units in any development to serve the homeless on a long-term basis. Housing developers that prioritize units of permanent housing to serve very-low income and extremely low-income households will be more likely to receive HOME funds because those projects demonstrate responsiveness to the Consortium's Request for Proposals.

The Consortium will continue to work with the Balance of State Continuum of Care to coordinate services to the homeless and CofC-funded housing units as they may become available.

City of Peabody:

The City will work with the Balance of State Continuum of Care to coordinate services to the homeless. The City has expanded its collaborative efforts with the local CAP agency - the North Shore Community Action Programs, Inc. - to provide funding to its Outreach Program where NSCAP staff interacts directly with those who are living outdoors and with the local community policing division to bring individuals - sometimes couples - indoors into studio apartments. A broad range of supportive services are offered, but not always accepted. The Peabody Task Force on Homelessness interacts with a range of local service providers to address a client's needs. These may include substance abuse disorders, chronic mental health conditions, serving survivors of domestic violence and stalking, and those who have been trafficked. The City of Peabody maintains contact with three adjacent communities (Salem, Beverly and Danvers) to share strategies seen to be effective and to share some resources.

Addressing the emergency shelter and transitional housing needs of homeless persons

The Consortium will work with all local shelter providers within its service area (shelters in Haverhill, Gloucester, Beverly, Peabody and Salem) and with the Balance of State Continuum of Care to coordinate services to the homeless. Additionally, the NSHC continues to reach out to local shelter providers in the Consortium's service area to discuss the resources that are available through the use of "regular" HOME funds, and new HOME-ARPA funds that are coming to the region through the American Rescue Plan Act.

One of the primary objectives of the NSHC and the Balance of State Continuum of Care is to help homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) to make the transition to permanent housing and independent living. This includes shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again. This third point is among the most difficult to achieve because of the current need, the number of homeless families and individuals in need has reached crisis proportions. The BofS-CoC's coordinated entry system is an important tool in addressing the emergency and transitional housing needs of homeless persons. The intake process identifies and prioritizes the needs of individuals and families and matches them with appropriate services and units. The recent availability of Emergency Housing Vouchers [EHVs] has proven to be enormously helpful to a limited number of households, about twelve, who will be permanently housed and will be offered supportive services on an as-needed basis

City of Peabody:

The City will continue to work with the Balance of State Continuum of Care to coordinate services to the homeless. Additionally, the establishment of the Peabody Task Force on Homelessness has made strides through a collaborative effort across a wide segment of the community to provide for some Temporary

Overnight Emergency Shelter in a downtown church basement. The overall purpose is the prevention of loss of life. Several different local organizations and city departments (the health department, police department, the public library and the planning and community development department) are directly involved in supporting this effort. The housing authority and two state agencies are also a part of these discussions on a regular basis; several communities of faith continue to be active participants.

The creation of additional units that are genuinely affordable to this population, at the lower range of extremely low-income, continues to be challenging.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The Consortium's primary focus is to increase the supply of affordable rental housing that will provide increased opportunities for homeless or near homeless individuals and families to find permanent affordable housing.

As part of these efforts, the Consortium has been fortunate to have a well-established network of local providers and state officials. Having these longstanding connections as well as an ever-changing number of new programs, actually does facilitate low-income individuals and families to avoid becoming homeless, especially extremely low-income individuals and families and those who are being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities and correctional facilities and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

The Consortium will work with the Balance of State Continuum of Care to coordinate services to the homeless. In the course of selecting projects to fund, the NSHC plays close attention to how any project is addressing the housing needs to serve the homeless in the region, especially in the creation of permanent housing. For the past several years, one of the highest stated priorities of the NSHC has been the creation of new affordable rental units to assist homeless families and individuals. The availability of supportive services – funded by other sources – would enhance a proposal for the use of HOME funds. The specific needs of homeless families and individuals are continuously being evaluated throughout the year. Prioritizing the needs of the homeless and the formerly homeless in funding HOME-assisted developments has eventually gained some 'traction' with local developers. Over the past few years some proposed developments are setting aside units to serve this population. Part of this phenomenon is driven by state policies in funding new developments which include affordable housing.

City of Peabody:

The Consortium's efforts to increase the supply of affordable rental housing will provide better opportunities for homeless or near homeless individuals and families to find permanent affordable housing in the City. Greater emphasis has been placed on providing resources for the most vulnerable members of the community and for those in the lowest income groups. Serving those who are homeless and who may also be disabled by long-term substance abuse and/or chronic mental health conditions has been less successful because few are willing to accept services providing treatment.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Consortium: Members of Balance of State CoC participate in advocacy at the state level to ensure that monitoring and discharge protocols are given ongoing priority. The Consortium is fortunate to be working with a well-established network of local providers and state officials. Having these longstanding connections as well as an ever-changing number of new programs, facilitates low-income individuals and families to avoid becoming homeless. This is especially true when attempting to serve extremely low-income individuals and families and those who are being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities and corrections facilities and institutions); or receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs. Local feeding programs and meal programs, the public library, the police community outreach team, local churches and schools are all part of a network of communicating needs and resources and how to connect the two.

City of Peabody:

The City will continue to work with the Balance of State Continuum of Care and with local providers to coordinate services to the homeless. A growing collaborative effort among health care providers, state agencies, area nonprofit organizations, school systems, communities of faith and others have developed a strong network of caring professionals who seem to be tireless in serving these populations.

Discussion

The Consortium and City of Peabody will continue to work with the Continuum of Care to coordinate services to the homeless and those with special needs. In the course of selecting projects to fund, the NSHC plays close attention to how any one project plans to address the needs of the homeless, especially in terms of permanent housing. For the past several years, one of the highest stated priorities of the NSHC has been the creation of new affordable rental units to assist homeless families and

individuals. The availability of supportive services, funded by other sources, would enhance a proposal for the use of HOME funds. The specific needs of the homeless and those experiencing housing instability are continuously being reevaluated throughout each year and some progress has been made in establishing a more collaborative system. The Balance of State Coordinated entry system which is used to track resources and to connect people with those resources is also regularly evaluated to ensure that it is effective in keeping the flow of available units and people looking for those units up to date.

City of Peabody: In the course of selecting projects to fund, the City pays close attention to how any one project is responsive to identified community needs in serving the homeless, especially in terms of permanent housing. New collaborations established within the past five years are yielding results and a more consistent community-wide conversation.

AP-75 Barriers to affordable housing -91.420, 91.220(j)

Introduction

In addition to the extremely high costs of materials, labor and land, developers report that the greatest obstacle to the development of affordable housing is public policy. Communities have over many years built up land use controls, zoning ordinances, growth limitations and other policies that limit a developer's ability to site new affordable housing developments. Residents often complain about the high cost of housing and lack of affordable housing opportunities for their children while simultaneously fighting any steps being proposed to expand policies to allow greater flexibility for more development. Citizens often cite quality of life complaints when faced with the premise of a large-scale development being sited in their neighborhoods, yet many decry the extended length of waiting lists at senior housing developments for their parents. This disconnect of causation on such important issues demonstrates the need for more discussion on these topics. Recent changes in state law which will allow for the creation of multifamily housing may help in addressing local needs.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The Commonwealth of Massachusetts has implemented laws to encourage communities to reach a minimum of 10% affordable housing for their residents. Part of these regulations includes the option to receive funding for the creation of a housing production plan which will assist the community to plan for future housing development and identify potential sites for affordable housing. The City of Peabody and several other Consortium communities have developed housing production plans, and will use these tools to plan for future housing development. The Consortium has no control over the housing policies of its member communities, but does provide information to the public officials in this service area on these topics and encourage communities to learn more about these issues. A new Mass law, M.G.L. Ch. 40A, has been passed requiring that MBTA communities: shall have a zoning ordinance or by-law that provides for at least 1 district of reasonable size in which multi-family housing is permitted as of right; provided, however, that such multi-family housing shall be without age restrictions and shall be suitable for families with children. (For the purposes of this section, a district of reasonable size shall: (i) have a minimum gross density of 15 units per acre, subject to any further limitations imposed by section 40 of chapter 131 and title 5 of the state environmental code established pursuant to section 13 of chapter 21A; and (ii) be located not more than 0.5 miles from a commuter rail station, subway station, ferry terminal or bus station, if applicable.)

Discussion

The City/NSHC is aware that it is charged with removing or overcoming barriers to affordable housing,

such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. However, the responsibility does not come with any associated power to convince member communities to make changes to their policies. The Consortium tries to keep an open and professional relationship with its 30 member communities, and to support the use of HOME funds available to meet the need for affordable housing in the region, but in some areas, resistance to affordable housing is a reality. Although the Consortium has limited power to effect change, ongoing efforts to share opportunities for trainings and to try to educate the general public on the need for affordable housing are ongoing. The Consortium continues to prioritize housing development that will serve very low and extremely-low income households as HOME funds are committed to new projects. Overall, the funds will be made available for the development of affordable housing that meets the requirements of the HOME Program, with an effort to address local priorities as much as possible.

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

No additional actions beyond those described in the priorities and goals outlined in the AP above are planned at this time.

Actions planned to address obstacles to meeting underserved needs

The creation of the Consortium's Five-Year Consolidated Plan including its Housing Market Analysis and Needs Assessment serves to inform the Consortium member communities about current housing needs. Collaborating with emergency shelter providers on a regular basis underscored the need for additional rental units that are genuinely affordable.

The City of Peabody prepared a Housing Production Plan, which included a Market Analysis, to assist the city in prioritizing housing needs. As the City of Peabody is currently below the state's Chapter 40B ten percent affordable housing goal, the City has been subject to six Comprehensive permit applications that allow developers to bypass local zoning to build housing. While the state's maximum income threshold is eighty percent of the median income, the City has been encouraging developer to offer units to households at fifty to sixty percent of the median income with affordability restrictions in perpetuity to secure the long term affordability of these units.

Actions planned to foster and maintain affordable housing

By collaborating with local nonprofit organizations and bringing these current needs to the attention of elected officials can help to foster the production of new units. The affordable housing restriction required by the HOME program is one component that maintains affordability for an extended period.

The City of Peabody prepared a Housing Production Plan to assist the city in prioritizing housing needs. As the City of Peabody is currently below the state's Chapter 40B ten percent affordable housing goal, the City has been subject to six Comprehensive permit applications that allow developers to bypass local zoning to build housing. While the state's maximum income threshold is eighty percent of the median income, the City has been encouraging developer to offer units to households at fifty to sixty percent of the median income with affordability restrictions in perpetuity to secure the long term affordability of these units. Additionally, the City of Peabody adopted an Inclusionary Zoning Ordinance in 2003 that requires fifteen percent of housing developments be provided as affordable housing.

Actions planned to reduce lead-based paint hazards

The data made available from the Massachusetts Department of Public Health concerning the presence of hazards associated with the presence of lead-based paint will serve to call attention to the extent of this problem. While HOME funds may not be used to de-lead a unit without bringing that same unit up

to the requirements of the Massachusetts health safety and building codes, HOME funds can be used for the rehabilitation of existing residential structures and if lead is present the lead must be remediated.

City of Peabody: Projects using CDBG funds for housing rehabilitation will have to comply with both state and federal lead paint requirements.

Actions planned to reduce the number of poverty-level families

All of the shelter providers in the region are involved with job search and job readiness programs, some created by the Massachusetts Department of Employment and Training [DET]. In addition, all shelter providers utilize Case Management services upon interviewing each person or family seeking assistance. Often a client can be directed to a variety of programs to maximize benefits for which that individual may be eligible. Those in need are directed to region's CAP agencies which are resources with services to help pull people out of poverty.

City of Peabody: No additional actions beyond those described in the priorities and goals outlined in the SP and AP sections above are planned at this time.

Actions planned to develop institutional structure

The Consortium's institutional structure is constantly modifying and expanding with new members, shifting and providing re-consideration of the priorities as they see them locally, regionally and nationally. The NSHC CoC has modified its structure and process in the past, but last year one of its more significant changes occurred when the NSCoC group merged into the Mass Balance of State CoC. This merger came about in an effort to prevent duplication of efforts and to streamline duties and costs, specifically, the cost of the HUD required HMIS, which is cost prohibitive for the NSCoC to administer but by merging the CoC will have access at no cost to the State's HMIS systems. The NSHC will make other adjustments as needed to address the changing needs of the population that it serves.

City of Peabody: No additional actions beyond those described in the priorities and goals outlined in the SP and AP sections above are planned at this time.

Actions planned to enhance coordination between public and private housing and social service agencies

Efforts continue to engage public and private housing agencies and developers to create additional affordable housing and in addressing the needs of the homeless; however longstanding perceptions concerning the homeless as being too difficult to serve, requiring services that housing agencies are unable to provide and generally being most costly than the general population makes it challenging to engage housing developers in serving this population. Outreach is conducted as part of the action planning process and the HOME competitive funding process to bring in people from public and private housing development firms and from social service agencies to collaborate in the creation of much-

needed housing and services for all people.

City of Peabody: No additional actions beyond those described in the priorities and goals outlined in the SP and AP sections above are planned at this time.

Discussion

By conducting a regional housing market analysis and needs assessment as part of the Five-Year Consolidated Plan, the Consortium keeps its member communities informed about housing needs. By continuing to work closely with its newly merged partner the Balance of State Continuum of Care, the NSHC continues to keep abreast of the needs of those most in need in the region and transmits information on the availability of funding for the creation of affordable housing. Despite the merger with the State CoC, the NS CofC group continues to ensure that the needs of this specific region continue to be addressed.

City of Peabody: No additional actions beyond those described in the priorities and goals outlined in the SP and AP sections above are planned at this time.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	0
5. The amount of income from float-funded activities	0
Total Program Income	0

Other CDBG Requirements

1. The amount of urgent need activities	0
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HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The NSHC will not utilize any other form of investment beyond those identified in section 92.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The NSHC's policy for Resale and Recapture in Homeownership Assistance Projects has different parameters for its former First Time Homebuyer Down Payment Assistance activities and for Homeownership Development Projects.

In the case of First Time Homebuyer Down Payment Assistance, the NSHC had put in place the Recapture model. Recapture provisions ensure that NSHC recoups all or a portion of the HOME assistance to the homebuyers if the housing does not continue to be the principal residence of the family for the duration of the period of affordability. The Consortium requires that the full amount of the initial HOME investment be repaid, unless insufficient funds are available from the sale of the property to repay, in which case the shared net proceeds method is implemented. If the net proceeds are not sufficient to recapture the full HOME investment plus enable the homeowner to recover the amount of the homeowner's down payment and any capital improvement investment made by the owner since purchase, the NSHC may share the net proceeds. The net proceeds are the sales price minus loan repayment (other than HOME funds) and closing costs. The net proceeds may be divided equally.

In the case of the new Development of Ownership Housing units, the NSHC utilizes the Resale model. Resale requirements must ensure, if the housing does not continue to be the principal residence of the family for the duration of the period of affordability, that the housing is made available for subsequent purchase only to a buyer whose family qualifies as a low-income family and will use the property as its principal residence. The price at resale must provide the original HOME-assisted owner a fair return on investment (including the homeowner's investment and any capital improvement) and ensure that the housing will remain affordable to a reasonable range of low-income homebuyers. The period of affordability is based on the total amount of HOME funds invested in the housing. An affordability restriction, running with the land, is used as the mechanism to impose the resale requirements. The affordability restrictions may terminate upon occurrence of any of the following termination events: foreclosure, transfer in lieu of foreclosure or assignment of an FHA insured mortgage to HUD. The NSHC may use purchase options, rights of first refusal or other preemptive rights to purchase the housing before foreclosure to preserve affordability. The affordability restrictions shall be revived according to the original terms if, during the original affordability period, the owner of record before the termination event, obtains an

ownership interest in the housing.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Some units may be acquired with HOME funds part of an ownership housing development. In most cases these units will also require rehabilitation. The NSHC utilizes the Resale model during the affordability period. Resale requirements must ensure, if the housing does not continue to be the principal residence of the family for the duration of the period of affordability, that the housing is made available for subsequent purchase only to a buyer whose family qualifies as a low-income family and will use the property as its principal residence. The price at resale must provide the original HOME-assisted owner a fair return on investment (including the homeowner's investment and any capital improvement) and ensure that the housing will remain affordable to a reasonable range of low-income homebuyers. The period of affordability is based on the total amount of HOME funds invested in the housing. An affordability restriction, running with the land, is used as the mechanism to impose the resale requirements. The affordability restrictions may terminate upon occurrence of any of the following termination events: foreclosure, transfer in lieu of foreclosure or assignment of an FHA insured mortgage to HUD. The NSHC may use purchase options, rights of first refusal or other preemptive rights to purchase the housing before foreclosure to preserve affordability. The affordability restrictions shall be revived according to the original terms if, during the original affordability period, the owner of record before the termination event, obtains an ownership interest in the housing.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

Although the Consortium did implement a change in its local policies to accommodate the refinancing of existing debt to in the instance of housing rehabilitation, this was enacted on a trial basis for a two-year cycle. One HOME-assisted multi-family development (four units) utilized this policy change. However, after that two-year cycle, no other development proposal sought that refinancing capacity, and the policy was discontinued. Although there may be a possibility of reviving that policy, if needed, there tends to be a priority to use these resources to create new units and not to refinance the debt of an existing affordable development.